



TH
PATENT
Customer No. 22,852
Attorney Docket No. 05793.3013-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Robert Arthur KOTTMEIER, JR. et al.)
Application No.: 09/659,585) Group Art Unit: 3627
Filed: September 11, 2000) Examiner: James A. Kramer
For: SYSTEM AND METHOD FOR) Confirmation No.: 4493
PROVIDING A CREDIT CARD)
WITH MULTIPLE CREDIT LINES)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed June 10, 2005, please amend the
above-identified application as follows:

Amendments to the Claims start on page 2 of this paper.

Remarks/Arguments follow the amendments to the claims in this paper.